

**UNITED STATES BANKRUPTCY COURT**  
District of Minnesota

## Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 12/22/09.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

### See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Darnelle Anthene Jacobson  
aka Darnelle Anthene Jacobson-Neuhaus  
5490 Egan Drive  
Savage, MN 55378  
UNITED STATES

Case Number:  
09-38978 – GFK

Social Security/Individual Taxpayer ID/Employer Tax ID/Other  
Nos.:  
xxx-xx-1183

Attorney for Debtor(s) (name and address):

Blake Iverson  
Iverson Law Group, LLC  
2115 Colfax Ave S  
Minneapolis, MN 55405  
Telephone number: 612-396-5477

Bankruptcy Trustee (name and address):

Nauni Jo Manty  
Manty & Associates PA  
510 First Ave N  
Ste 305  
Minneapolis, MN 55403  
Telephone number: 612-465-0990

### Meeting of Creditors

Date: **January 22, 2010**

Time: **09:30 AM**

Location: **U S Courthouse Rm 402, 316 N Robert St, St Paul, MN 55101**

### Presumption of Abuse under 11 U.S.C. § 707(b)

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

### Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 3/23/10**

**Certificate of Completion of Financial Management Course due: 3/8/10**

Credit Counseling and Debtor Education Information can be found at <http://www.usdoj.gov/ust/eo/bapcpa/ccde/index.htm>

### Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

### Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

If you would like to view the bankruptcy petition and other documents filed by the debtor, they are available for a fee through Pacer (<http://pacer.psc.uscourts.gov>) or at the Clerk's Office, 200 Warren E Burger Federal Bldg & U. S. Courthouse, 316 N Robert Street, St. Paul, MN 55101. You may be a creditor of the debtor. If so, you will receive an additional notice from the court setting forth important deadlines.

### Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

### Creditor with a Foreign Address

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

#### Address of the Bankruptcy Clerk's Office:

200 Warren E Burger Federal Building and  
US Courthouse  
316 N Robert St  
St Paul, MN 55101  
Telephone number: 651-848-1000

#### For the Court:

Clerk of the Bankruptcy Court:  
Lori Vosejpka

Hours Open: Monday – Friday 8:00 AM – 5:00 PM

Date: 12/23/09

**EXPLANATIONS**

FORM B9A (12/07)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
— Refer to Other Side for Important Deadlines and Notices —	

# CERTIFICATE OF NOTICE

District/off: 0864-3  
Case: 09-38978

User: Kristin  
Form ID: b9a

Page 1 of 2  
Total Noticed: 33

Date Rcvd: Dec 23, 2009

The following entities were noticed by first class mail on Dec 25, 2009.

db +Darnelle Anthene Jacobson, 5490 Egan Drive, Savage, MN 55378-1907, UNITED STATES  
aty +Blake Iverson, Iverson Law Group, LLC, 2115 Colfax Ave S, Minneapolis, MN 55405-2865  
tr +Nauni Jo Manty, Manty & Associates PA, 510 First Ave N, Ste 305,  
Minneapolis, MN 55403-1651  
smg +United States Attorney, 600 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070  
ust +US Trustee, 1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070  
58509488 +ALLIED AMERICAN CREDIT LLC, PO BOX 3766, SPOKANE, WA 99220-3766  
58509495 +ANDERSON CRENSHAW & ASSOCIATES, 6116 N CENTRAL EXP SUITE 1090, DALLAS, TX 75206-5157  
58509508 +BEN GISSELMAN, ESQ., 3300 EDINBOROUGH WAY #550, EDINA, MN 55435-5876  
58509511 +CITIBANK NA, 701 EAST 60TH ST. N, SIOUX FALLS, SD 57104-0493  
58509510 +CITIBANK NA, P.O. BOX 6497, SIOUX FALLS, SD 57117-6497  
58509516 +CURTIS LEONARD, 14709 W BURNSVILLE PARKWAY LOT 55, BURNSVILLE, MN 55306-4842  
58509492 +DEPARTMENT OF TAXATION, 200 4TH AVE WEST, SHAKOPEE, MN 55379-1220  
58509512 +DIRECT LOAN SVC SYSTEM, P.O. BOX 5609, GREENVILLE, TX 75403-5609  
58509500 +FOCUS RECEIVABLES MANAGEMENT, 1130 NORTHCHASE PARKWAY STE 150, MARIETTA, GA 30067-6429  
58509513 +GOAL FINANCIAL C/O ACS, 501 BLEECKER ST, UTICA, NY 13501-2401  
58509494 +MN DEPARTMENT OF REVENUE, 551 BANKRUPTCY SECTION, P.O. BOX 64447, ST. PAUL, MN 55164-0447  
58509486 +NCO FINANCIAL SYSTEMS, P.O. BOX 15630, DEPT 03, WILMINGTON, DE 19850-5630  
58509507 +NCO FINANCIAL SYSTEMS INC., 507 PRUDENTIAL ROAD, HORSHAM, PA 19044-2368  
58509504 +SARMA COLLECTIONS, INC, 1801 BROADWAY, SAN ANTONIO, TX 78215-1227  
58509514 +STUDENT LOAN FIN CORP, 105 1ST AVE SW, ABERDEEN, SD 57401-4104  
58509506 +WELLS FARGO, P.O. BOX 94435, ALBUQUERQUE, NM 87199-4435  
58509491 +WELLS FARGO BANK NA, PO BOX 54780, LOS ANGELES, CA 90054-0780  
58509485 +WELLS FARGO BANK NAPO BOX 54780LOS ANGEL, 6116 N CENTRAL EP STE 1090, DALLAS, TX 75206-5157  
58509503 +WILDWOOD ESTATES TH ASSOCIATION, 8609 LYNDALE AVE SOUTH #222, BLOOMINGTON, MN 55420-2745

The following entities were noticed by electronic transmission on Dec 23, 2009.

tr +EDI: BNJMANTY.COM Dec 23 2009 17:58:00 Nauni Jo Manty, Manty & Associates PA,  
510 First Ave N, Ste 305, Minneapolis, MN 55403-1651  
smg +EDI: MINNDEPREV.COM Dec 23 2009 17:58:00 Minnesota Department of Revenue,  
Bankruptcy Section, PO BOX 64447, St Paul, MN 55164-0447  
ust +E-mail/Text: ustpregion12.mn.ecf@usdoj.gov US Trustee,  
1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070  
58509501 +EDI: ACCE.COM Dec 23 2009 17:58:00 ASSET ACCEPTANCE LLC, P.O. BOX 2036,  
WARREN, MI 48090-2036  
58509509 +EDI: BANKAMER.COM Dec 23 2009 17:58:00 BANK OF AMERICA, 4161 PIEDMONT PKWY,  
GREENSBORO, NC 27410-8119  
58509487 +EDI: CHASE.COM Dec 23 2009 17:58:00 CHASE/BANK ONE CARD SERV, 800 BROOKSEdge BLVD,  
WESTERVILLE, OH 43081-2822  
58509497 +EDI: CHASE.COM Dec 23 2009 17:58:00 CHASE/BANK ONE CARD SERVICES, 800 BROOKSEdge BLVD,  
WESTERVILLE, OH 43081-2822  
58509511 +EDI: CITICORP.COM Dec 23 2009 17:58:00 CITIBANK NA, 701 EAST 60TH ST. N,  
SIOUX FALLS, SD 57104-0493  
58509499 +EDI: TSYS2.COM Dec 23 2009 17:58:00 DSNB/MACYS, 9111 DUKE BLVD, MASON, OH 45040-8999  
58509493 +EDI: IRS.COM Dec 23 2009 17:58:00 DISTRICT DIRECTOR OF THE IRS, ROOM 320, STOP 5700,  
316 NORTH ROBERT STREET, ST. PAUL, MN 55101  
58509502 +EDI: RESURGENT.COM Dec 23 2009 17:58:00 LVNV FUNDING LLC, P.O. BOX 10584,  
GREENVILLE, SC 29603-0584  
58509505 +EDI: WFNMB.COM Dec 23 2009 17:58:00 VICTORIAS SECRET, P.O. BOX 182128,  
COLUMBUS, OH 43218-2128

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

58509490 BANK OF AMERICA4161 PIEDMONT PKWYGREENSB  
58509489 DSNB/MACYS9111 DUKE BLVDMASON, OH 45040  
smg\* +US Trustee, 1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070  
58509498\* +ALLIED AMERICAN CREDIT LLC, PO BOX 3766, SPOKANE, WA 99220-3766  
58509496\* +NCO FINANCIAL SYSTEMS, P.O. BOX 15630, DEPT 03, WILMINGTON, DE 19850-5630  
58509515\* +STUDENT LOAN FIN CORP, 105 1ST AVE SW, ABERDEEN, SD 57401-4104

TOTALS: 2, \* 4

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0864-3  
Case: 09-38978

User: Kristin  
Form ID: b9a

Page 2 of 2  
Total Noticed: 33

Date Rcvd: Dec 23, 2009

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 25, 2009

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.